

KILMICHAEL BANCORP, INC.

	CPP Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$106	\$129	20.9%		
Loans	\$63	\$70	11.4%		
Construction & development	\$2	\$1	-56.2%		
Closed-end 1-4 family residential	\$12	\$15	23.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$6	\$4	-27.9%		
Commercial & Industrial	\$20	\$23	18.8%		
Commercial real estate	\$12	\$13	13.9%		
Unused commitments	\$4	\$10	158.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	103.4%		
Asset-backed securities	\$0	\$0	-17.8%		
Other securities	\$18	\$25	40.1%		
Cash & balances due	\$15	\$19	29.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$97	\$118	20.5%		
Deposits	\$97	\$116	20.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$11	24.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.4%	--		
Tier 1 risk based capital ratio	11.7%	13.5%	--		
Total risk based capital ratio	12.8%	14.7%	--		
Return on equity ¹	29.9%	23.1%	--		
Return on assets ¹	2.5%	2.0%	--		
Net interest margin ¹	4.1%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	161.3%	189.2%	--		
Loss provision to net charge-offs (qtr)	861.5%	326.7%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.6%	0.5%	0.4%	--
Commercial & Industrial	0.9%	1.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.4%	0.0%	0.0%	--
Total loans	0.8%	0.7%	0.0%	0.0%	--